

ProCredit at a glance

- ▶ An impact-oriented group of commercial banks with a focus on SMEs in Eastern and South Eastern Europe
- ▶ “Hausbank” for SMEs and “ProCredit Direct” for Private Clients
- ▶ Headquartered in Frankfurt and supervised by BaFin and Bundesbank
- ▶ Track record of high-quality loan portfolio based on prudent risk management and focus on long-term business relationships
- ▶ Profitable every year since creation as a banking group

Hausbank
for SMEs

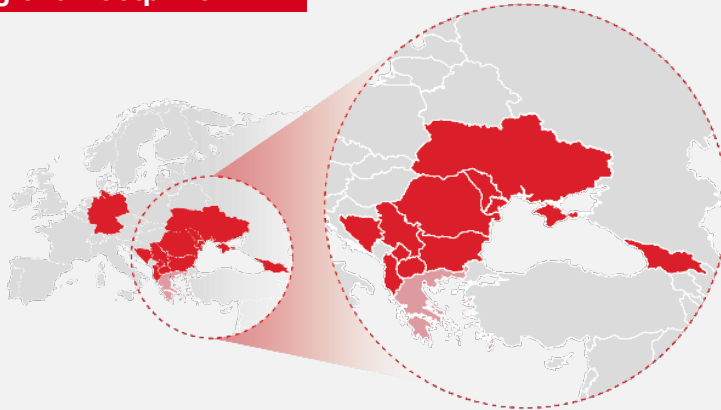
ProCredit Direct
for Private Clients

Impact and development orientation

Our mission

Be the leading “Hausbank” for SMEs in our markets of operation - with a sustainable approach

Regional footprint



Impact orientation

Responsible
banking

Environmental
responsibility

Investments in staff
development



ProCredit Holding AG & Co. KGaA is a signatory to the Principles for Responsible Banking and is a member of the UN Environment Programme Finance Initiative (UNEP FI).

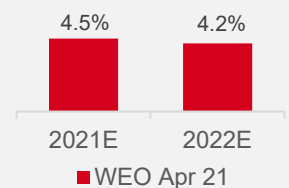
Highlights

12
ProCredit banks

Strong SME market positions
with 93% of loan portfolio to SMEs

93%
of loan portfolio to Eastern and South Eastern Europe

Expected GDP growth in SEE/EE⁽¹⁾



Ratings

Fitch: BBB (stable)
MSCI ESG: AA



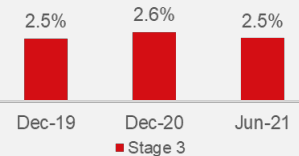
Key group figures

	H1 2020	H1 2021
Key financials (in € m)		
Total assets	6,805	7,608
Loan portfolio	5,052	5,656
Shareholders' equity	796	819
Net income	21.7	36.4
Key metrics		
Net interest margin	3.0%	2.8%
Cost of risk	64 bps	10 bps
Cost-income ratio	66.5%	64.4%
Return on equity	5.5%	9.1%
CET1 ratio (fully-loaded)	14.1%	13.7%
Customer deposits/loans	88%	89%
Number of employees	3,148	3,159
Book value per share (€)	13.5	13.9

Highlights

7.7% / 12.0%
growth of the loan portfolio (YTD/YOY)

2.5% / 12.9%
growth in customer deposits (YTD/YOY)

Credit-impaired loans % (stage 3)

Medium term targets

~10% loan portfolio growth

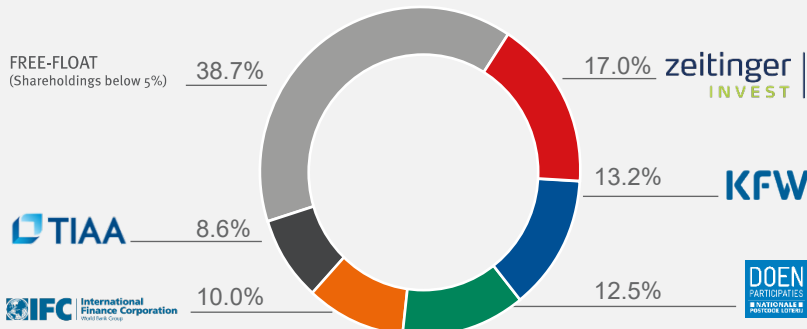
~10% RoAE

<60% CIR

20% share of green loans

Shareholder structure

- ▶ Reputable development-oriented shareholder base
- ▶ ProCredit Holding listed on the Frankfurt Stock Exchange since Dec-16



31% CAGR
in green loans (2016–2020); 19.1% of total LP as of Jun-21

€1.6bn
in financing backed by EIF as part of InnovFin programme for innovative SMEs

42%
of loan portfolio related to local production and agriculture sectors

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